



**Guaranteed Rural Housing  
Origination Stacking Order Checklist**

**Lender Instructions:** Submit the identified documents in the order noted with the first document in the bundle being this Attachment. Submit only the identified documents. Include complete documentation for the specific file type identified to ensure an effective file flow. Documents must not exceed the maximum allowable age set forth in 7 CFR 1980, subpart D. Rural Development will consider all documents submitted as the certified and true copies of the original documents retained in the lender's permanent file. Electronic delivery to Rural Development is the preferred method. See Attachment E for electronic delivery information by state. In the subject line identify the case by: Loan Origination: Borrower Last Name, First Name

**General Information**

Applicant(s):	Lender:	Date:
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**File Stacking Order Checklist**

**Guaranteed Underwriting System (GUS) - Underwriting Recommendation: ACCEPT**

**Please stack the credit package in the following document order:**

<input type="checkbox"/>	<b>Form RD 1980-21, "Request for Single Family Housing Loan Guarantee"</b>	<b>Note:</b> Must be completed and executed by all applicants and lender.
<input type="checkbox"/>	<b>Final GUS Underwriting Findings and Analysis Report</b>	<b>Note:</b> Last final submission to be printed, retained in lender's permanent loan file.
<input type="checkbox"/>	<b>Income Calculation: Worksheet For Calculating Income – Attachment A</b>	
<input type="checkbox"/>	<b>FEMA Form 81-93, "Standard Flood Determination Form"</b>	<b>Note:</b> Properties located in flood plains will require additional documentation. Confirmation the base flood elevation (BFE) is below lowest habitable floor of subject.
<input type="checkbox"/>	<b>Evidence of qualified alien</b> (If the applicant is not a US citizen)	
<input type="checkbox"/>	<b>Credit Report, Non-Purchasing Spouse</b> (If the applicant or property is in a community property state – AZ, CA, ID, LA, NV, NM, TX, WA, WI)	
<input type="checkbox"/>	<b>Uniform Residential Appraisal Report (URAR)</b> FNMA 1004/FHLMC 70	<b>Note:</b> 1004 MC (Market Conditions Addendum) must be part of report.

**File Stacking Order Checklist**

**Manual Underwriting, GUS Refer/Refer with Caution Underwriting Recommendation,  
GUS Accept if Lender Message 31063 (Quality Control) on GUS Underwriting Findings and Analysis Report**

**Please stack the credit package in the following document order:**

<input type="checkbox"/>	<b>Form RD 1980-21, "Request for Single Family Housing Loan Guarantee"</b>	<b>Note:</b> Must be completed and executed by all applicants and lender.
<input type="checkbox"/>	<b>Final GUS Underwriting Findings and Analysis Report, if applicable</b>	<b>Note:</b> Last final submission.
<input type="checkbox"/>	<b>Underwriting Analysis, confirmed and executed by Underwriter</b> (FNMA 1008/FHLMC 1077 or similar)	<b>Note:</b> Include credit waiver and/or repayment ratio waiver request in comment section. A GUS ACCEPT with message 31063 does not require credit or repayment ratio documentation/justification. Include supporting documentation when credit package includes a buydown.
<input type="checkbox"/>	<b>Uniform Residential Loan Application</b> (URLA – FNMA 1003/FHLMC 65)	<b>Note:</b> URLA must be executed by the interviewing lender and applicant(s).
<input type="checkbox"/>	<b>Income Calculation: Worksheet For Calculating Income – Attachment A</b>	
<input type="checkbox"/>	<b>Income Verification Documentation: For all household members</b>	Verification of Employment (VOE) + (1) earning statement OR verbal VOE + (2) earning statements (30 days) + W-2's (2 years) OR computer generated verification + W-2's (2 years) + verbal VOE Self Employment: income tax returns/ all schedules (2 years) + profit / loss, balance and income/expense statements Child support, pensions, disability, Social Security, retirement annuity award(s)
<input type="checkbox"/>	<b>Asset Verification Documentation: For all household members</b>	Verification of Deposit, bank statements, gift letter etc.
<input type="checkbox"/>	<b>Credit Report, Non-Traditional Report and all credit supplements, as applicable</b>	Verification of Rent required for applicants with a mid score of 680 or less. <b>Note:</b> Include adverse credit explanation and documentation used in credit waiver.
<input type="checkbox"/>	<b>Credit Report, Non-Purchasing Spouse</b> (If the applicant or property is in a community property state – AZ, CA, ID, LA, NV, NM, TX, WA, WI)	
<input type="checkbox"/>	<b>FEMA Form 81-93, "Standard Flood Determination Form"</b>	<b>Note:</b> Properties located in flood plains will require additional documentation. Confirmation the base flood elevation (BFE) is below lowest habitable floor of subject.
<input type="checkbox"/>	<b>Sales Contract, all pages and amendments</b>	
<input type="checkbox"/>	<b>Evidence of qualified alien</b> (If the applicant is not a US citizen)	
<input type="checkbox"/>	<b>Uniform Residential Appraisal Report (URAR) – not applicable to Streamlined Refinance Product</b> (FNMA 1004/FHLMC 70)	<b>Note:</b> 1004 MC (Market Conditions Addendum) must be part of report.